

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Gregory Perez § Case No. 15-28793
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/24/2015 . The undersigned trustee was appointed on 08/24/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,826.69

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.79
Bank service fees	120.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 3,705.90

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/14/2016 and the deadline for filing governmental claims was 07/14/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 655.53 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 655.53 , for a total compensation of \$ 655.53 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 1.84 , for total expenses of \$ 1.84 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/05/2017 By:/s/Cindy M. Johnson
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	15-28793	PSH	Judge:	Pamela S. Hollis	Trustee Name:	Cindy M. Johnson
Case Name:	Gregory Perez				Date Filed (f) or Converted (c):	08/24/2015 (f)
For Period Ending:	04/05/2017				341(a) Meeting Date:	09/21/2015
					Claims Bar Date:	07/14/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence: 3004 Prairie Path Lane Joliet, Illinois 60435	170,833.00	0.00		0.00	FA
2. Condominium: 2034 Manico Court Unit 100 Crest Hill, IL 60403	105,811.00	0.00		0.00	FA
3. Cash On Hand	100.00	0.00		0.00	FA
4. Checking Account With Chase Bank	702.88	0.00		0.00	FA
5. Canals & Trails Credit Union Savings Account	300.00	0.00		236.21	FA
6. Miscellaneous Household Goods And Furnishings	1,600.00	0.00		0.00	FA
7. Miscellaneous Clothing, Shoes And Accessories	1,000.00	0.00		0.00	FA
8. 2007 Hyundai Elantra W/ 136,000 Miles	4,000.00	0.00		0.00	FA
9. 2012 Harley Fatboy Low W/ 5,000 Miles Debtor Will Surrender	13,000.00	0.00		0.00	FA
10. 2015 Dodge Caravan W/ 5,000 Miles	27,000.00	0.00		0.00	FA
11. Anticipated Tax Refund For 2015 Tax Year (u)	0.00	0.00		3,346.00	FA
12. IL Tax Refund 2015 (u)	0.00	0.00		244.48	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

TOTALS (Excluding Unknown Values)	\$324,346.88	\$0.00	Gross Value of Remaining Assets
			\$3,826.69 \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee is seeking turnover of Illinois state tax refund and monies in bank accounts

Initial Projected Date of Final Report (TFR): 10/25/2017

Current Projected Date of Final Report (TFR): 10/25/2017

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**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-28793

Case Name: Gregory Perez

Taxpayer ID No: XX-XXX8136

For Period Ending: 04/05/2017

Trustee Name: Cindy M. Johnson

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0231

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/23/16	11	United States Treasury P.O. Box 51320 Philadelphia, PA 19115-6320	2015 Tax Refund	1224-000	\$3,346.00		\$3,346.00
03/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,336.00
04/28/16	101	Gregory Perez 3004 PRAIRIE PATH LANE JOLIET, IL 60435	Tax Refund post-petition portion of the tax refund	8500-002		\$1,204.56	\$2,131.44
04/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,121.44
05/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,111.44
06/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,101.44
07/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,091.44
08/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,081.44
09/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,071.44
10/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,061.44
11/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,051.44

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**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-28793

Case Name: Gregory Perez

Taxpayer ID No: XX-XXX8136

For Period Ending: 04/05/2017

Trustee Name: Cindy M. Johnson

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0231

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/27/16		Alexis N Perez -Gregory Perez	Bank Account and Tax Refund 1. Nonexempt Monies in the canals bank account on the date of filing in the amount of \$236.21 2. The estate's share of the 2015 Illinois Tax Refund which is \$244.48 (the estate is entitled to 235/365 or 64% of the #382.00 refund). The estate is entitled to \$480.69		\$480.69		\$2,532.13
			Gross Receipts	\$480.69			
	5		Canals & Trails Credit Union Savings Account	\$236.21	1129-000		
	12		IL Tax Refund 2015	\$244.48	1224-000		
12/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,522.13
01/31/17		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,512.13
02/21/17	102	International Sureties, Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	2017 Blanket Bond	2300-000		\$0.79	\$2,511.34
02/28/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,501.34

COLUMN TOTALS	\$3,826.69	\$1,325.35
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,826.69	\$1,325.35
Less: Payments to Debtors	\$0.00	\$0.00

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Document Page 6 of 11 \$3,820.00 \$1,325.35

Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS

	NET DEPOSITS	DISBURSEMENTS	NET	ACCOUNT
				BALANCE
XXXXXX0231 - Checking	\$3,826.69	\$1,325.35		\$2,501.34
	\$3,826.69	\$1,325.35		\$2,501.34
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$3,826.69			
<u>Total Gross Receipts:</u>	<u>\$3,826.69</u>			

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-28793

Date: April 5, 2017

Debtor Name: Gregory Perez

Claims Bar Date: 7/14/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$655.53	\$655.53
2100						
100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$1.84	\$1.84
2200						
3	Canals & Trails Credit Union 300 201 East 9Th St. 7100 Lockport, Il 60441	Unsecured		\$4,407.00	\$4,545.06	\$4,545.06
4	Canals & Trails Credit Union 300 201 East 9Th St. 7100 Lockport, Il 60441	Unsecured		\$13,170.00	\$5,001.97	\$5,001.97
6	Pyod, Llc Its Successors And 300 Assigns As Assignee 7100 Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$1,369.22	\$1,369.22
7	Dr. Ahsan & Assoc. 300 C/O Collection Professionals Inc. 7100 723 First St. Lasalle, Il 61301	Unsecured		\$0.00	\$425.00	\$425.00
8	Sher Ahsan Niazi Md 300 C/O Collection Professionals Inc. 7100 723 First St. Lasalle, Il 61301	Unsecured		\$124.00	\$123.20	\$123.20
Case Totals				\$17,701.00	\$12,121.82	\$12,121.82

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-28793

Case Name: Gregory Perez

Trustee Name: Cindy M. Johnson

Balance on hand	\$	3,705.90
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 655.53	\$ 0.00	\$ 655.53
Trustee Expenses: Cindy M. Johnson	\$ 1.84	\$ 0.00	\$ 1.84
Total to be paid for chapter 7 administrative expenses		\$ 657.37	
Remaining Balance		\$ 3,048.53	

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 11,464.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Canals & Trails Credit Union	\$ 4,545.06	\$ 0.00	\$ 731.04
4	Canals & Trails Credit Union	\$ 5,001.97	\$ 0.00	\$ 804.53
6	Pyod, Llc Its Successors And Assigns As Assignee	\$ 1,369.22	\$ 0.00	\$ 220.23
7	Dr. Ahsan & Assoc.	\$ 425.00	\$ 0.00	\$ 68.36
8	Sher Ahsan Niazi Md	\$ 123.20	\$ 0.00	\$ 19.81
Total to be paid to timely general unsecured creditors				\$ 1,843.97
Remaining Balance				\$ 1,204.56

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE